

OGE Energy Corp.
Minimum Insurance Requirements for Contractors

Required Coverages	Category I	Category II	Category III
Workers Compensation	Statutory	Statutory	Statutory
Employer's Liability	\$1,000,000	\$1,000,000	\$1,000,000
Commercial General Liability			
Per occurrence	\$1,000,000	\$1,000,000	\$1,000,000
General Aggregate	\$2,000,000	\$2,000,000	\$2,000,000
Business Auto Liability	\$1,000,000	\$1,000,000	\$1,000,000
Excess Liability	\$2,000,000	\$2,000,000	\$5,000,000 to \$20,000,000*
Where applicable:			
Professional Liability	\$1,000,000	\$1,000,000	\$5,000,000
Technology E&O	\$1,000,000	\$1,000,000	\$5,000,000
Cyber Liability	\$1,000,000	\$1,000,000	\$5,000,000
Pollution Liability	\$1,000,000	\$1,000,000	\$5,000,000
Aircraft Liability	\$5,000,000	\$5,000,000	\$10,000,000
Watercraft Liability	\$1,000,000	\$1,000,000	\$10,000,000
Motor Truck Cargo (Transit)	Value of the cargo excluding dirt, sand, gravel etc.		
Garage Liability	\$1,000,000	\$1,000,000	\$5,000,000
Garage keeper's Liability	\$100,000	\$100,000	\$100,000
Crime Policy or Fidelity/dishonest bond	\$25,000	\$25,000	\$25,000

Please note that these are minimum requirements and are not to be considered a limit of liability.

All liability policies shall include OGE Energy Corp and its subsidiaries as additional insureds on a primary and non-contributory basis and shall contain a waiver of subrogation against OGE Energy Corp and its subsidiaries. All policies shall contain a 30 day written cancellation notice.

*Depending on the type of work being performed, Contractor may be required to carry up to a \$20,000,000 excess policy.